Application no.: 10/597,943 Atty. Docket No.: YSAP.PAY.PT3

Office Action dated:09/08/2009

Response dated: 10/08/2009

REMARKS

Claims 1-44 and 48-91 are pending in the present application. Responsive to the

restriction requirement, Applicant elects Invention II, claims 48-91 for prosecution on the merits.

Applicant respectfully requests claims 1-44 be canceled without prejudice or disclaimer of the

subject matter therein or equivalents thereof. The non-elected invention, may be made the

subject of divisional or continuation applications, to be filed at any time during the pendency of

the present application.

It is the Applicant's belief that all of the claims are now in condition for allowance and

action towards that effect is respectfully requested. If there are any matters which may be

resolved or clarified through a telephone interview, the Examiner is requested to contact the

undersigned attorney at the number indicated.

Respectfully submitted,

Date: __ October 8, 2009

Juneko Jackson

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